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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE REQUEST FOR FILING NATIONAL PATENT APPLICATION

Under 35 USC 111(a) and Rule 53(b)

Sommissioner of Patents Washington, D.C. 20231

Herewith is the PATENT APPLICATION of Inventor(s): BREEDEN, et al.

by Assignment recorded

WITH SIGNED DECLARATION

PATENT APPLICATION

Frame

NONPROVISIONAL NON REISSUE NON PCT NAT PHASE



Title VINTAGE MATURATION ANALYTICS FOR PREDICTING BEHAVIOR AND PROJECTING CASH FLOW FOR Atty Okt.: P 272852 CUSTOMER OR MANAGEMENT CHANGES includina: Date: February 13, 2001 1. Specification: 42 pages (only spec. and claims) Specification in non-English language Declaration Original Facsimile/Copy Abstract
 Abstract 1 page(s): 66 numbered claims □ A4 ⊠ 11" 4. Drawings: 6 sheet(s) informal: of size: 5. See top first page re prior Provisional, National or International application(s). ("X" box only if info is there and do not complete corresponding item 5 or 6). (Prior M# SN 6. AMEND the specification please by inserting before the first line: -- This is a Continuation-in-Part Substitute Application (MPEP 201.09) of: ☐ Divisional Continuation 6(a) National Appln, No. filed . (M# 6(b) International Appln. No. filed which designated the U.S., and that International Application was was not published under PCT Article 21(2) in 7 AMEND the specification by inserting before the first line: -- This application claims the benefit of U.S. Provisional Application No. 60/ 184,190 , filed February 22, 2000 8 Attached is an assignment and cover sheet. Please return the recorded assignment to the undersigned. 9. Prior application is assigned to

10. FOREIGN priority is claimed under 35 USC 119(a)-(d)/365(b) based on filing in (country) Application No. Filing Date Application No. Filing Date (1) (2) (3) (5)(6) (7)(8) See 3rd page for additional priorties (9)

٤.	(No.) Certified cop	y (copies): attached;	previously filed (date)
	<ul> <li>in U.S. Application</li> </ul>	No. /	filed on
3.	Small entity status ∅	is <u>not</u> claimed;	is claimed (Pre-filing confirmation required)
3(a).	Attached:	(No.) Small Entity Statement(	s) (since 9/8/00 small entity statement(s) not essential to make claim)

14. DOMESTIC/INTERNATIONAL priority is claimed under 35 USC 119(e)/120/365(c) based on the following provision

nonprovisional and/or	PCT international application(s	s):		
Application No.	Filing Date	Application No.	Filing Date	181
(1)		(4)		100
(2)		(5)		80
(3)		(6)		

15.  This application is being filed under Rule 53(b)(2) since an inventor is named in the enclosed Declaration who was not named in the prior application.  16.  Attached:
17. Preliminary Amendment:

## THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED

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1 feet				Large/Small Entity		Fee	
14						Code	
18. Basic Filing Fee	**********			\$710/\$355	\$355	101/201	
19, Total Effective Claims	66	minus 20 =	*46	x \$18/\$9 =	+ 414	103/203	
20. Independent Claims	3	minus 3 =	*0	x \$80/\$40 =	+0	102/202	
\$27	"If answer is zero or less, enter "0"						
21. If any proper multiple dep	+ \$270/\$135	+0	104/204				
(Leave this line blank if this is a reissue application)							
22	\$769						
23: If "non-English" box 2 is X'd, add Rule 17(k) processing fee + \$130					+0	139	
24. If "assignment" box 8 is X'd, add recording fee + \$40					+ 40	581	
25. Attached is a Petition	+ \$130	+0	122				
26.			TO.	TAL FEE ENCLOSED =	\$809		

18 Basic Filing Fee				\$/10/\$355	\$355	101/201
19, Total Effective Claims	66	minus 20 =	*46	x \$18/\$9 =	+ 414	103/203
20. Independent Claims	3	minus 3 =	*0	x \$80/\$40 =	+0	102/202
144				*If answer is zero or less, enter "0"		
21. If any proper multiple dep	endent claim (igno	ore improper) is	present, add	+ \$270/\$135	+0	104/204
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24. If "assignment" box 8 is X'd, add recording fee + \$40						581
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	20. Independent Claims	3	minus 3 =	*0	x \$80/\$40 =	+0	102/202
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	(Leave this line blank if this is	a reissue applic	ation)				
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8	23: If "non-English" box 2 is X	+0	139				
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Ų.	25. Attached is a Petition	+0	122				
	26.			TOT	AL FEE ENCLOSED =	\$809	
	Our Deposit Accoun						

C#		M#		00909
CHARGE STATEMENT: The Commissione				
isserted to be filed, or which should have bee				
nsufficient fee only) now or hereafter relative	to this application a	nd the resulting Official o	focument under Rule 20, or cred	it any overnayment, to our

Account/Order Nos. shown above for which purpose a <u>duplicate</u> copy of this sheet is attached.

This CHARGE STATEMENT does not authorize charge of the issue fee until/unless an issue fee transmittal form is filed.

Pillsbury Winthrop LLP Intellectual Property Group							
Atty/Sec: SCG/WGB NOTE: File in duplicate with 2 post car	By Atty: Sig:	the gl	13 febe	Reg. No.	31361  Fax: (202) 822-0944 Tel: (202) 861-3056		

30146352\_1.DOC PAT-102CN 12/00 REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor BREEDEN, et al. URATION ANALYTICS Title 80969-272852

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Under the Panerwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control nur

Atty Docket Number

17 Felo

Stephen C. Glazier

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application upon filing.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1 14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.